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EXAMINER

GREGG, MARY M

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/769,036	<b>Applicant(s)</b> SOKOLIC ET AL.	
	<b>Examiner</b> MARY GREGG	<b>Art Unit</b> 3694	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 23 February 2011.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-3,5-16 and 18-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☐ Claim(s) 1-3,5-16 and 18-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                    | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)         | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date. _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. The following is a Non-Final Office Action in response to communications received February 23, 2011. Claims 4 and 17 has been canceled. No new claims have been added. Therefore, claims 1-3, 5-16 and 18-25 are pending and addressed below.

#### ***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17 (e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission has been entered.

#### ***Response to Arguments***

##### ***Claim Rejections - 35 USC § 103***

3. Applicant's arguments filed 2/23/2011 have been fully considered but they are not persuasive.

In the remarks the applicant argues that the prior art fails to teach or suggest "if there is no single identifier match upon applying a generic rule, and no further generic rules apply, applying an FI-specific rule; and identifying additional information regarding each financial data element using the identifier associated with the financial data element", the examiner respectfully disagrees.

The prior art Bailey teaches:

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As per introduction background of the prior art, Bailey teaches explicitly in Col 1 lines

21-30:

The data may be characterized by three basic concepts, an issue, a lot, and a transaction. Examples of issues are X corporation common stock or 6 month US Treasury Bill issued Jan. 5, 1988. A lot (or position) is any currently held issue.

**Depending on accounting rules in force for a particular portfolio**, there may be many lots (or purchases) of one single issue, or all purchases may be combined into one lot.

Col 4 lines 49-67:

Whenever a new type of security instrument (e.g. K) is to be added to the system, the **necessary functional groups are determined, (i.e. if only II and III apply, then only values for attributes a, b, c, d, e, f, and h are stored for K entries).**

Note that teaches an “new type added” which strongly suggest no existing identifier, the prior art teaches groups are determined only after the new type is added.

The new type of instrument (K) is given an identifying access code or key (KK) by which its data can be retrieved from any table. An entry is created in the highest level table of the hierarchy that can be accessed by various instrument descriptors such as instrument name.

Note the teaching is giving a code and creating an **entry at the highest level**, again explicit teaching and/or suggestion of “no single identifier match upon applying a generic rule, and no further generic rules apply, applying an FI-specific rule”

This entry contains the key value (KK) and the identity of the tables containing the values for the attributes which describe the instrument (e.g. instrument K references groups II and III). In each of the group tables (i.e. II and III), **but not in any other tables, values for attributes which describe instruments if the new type (K) will be stored and retrieved** (referenced by the key KK). In practice, a program will simply ask the operator to enter particular data and it will be stored automatically in the appropriate tables once they have been established.

Note the teaching/suggestion with respect to the limitation “and identifying additional information regarding each financial data element using the identifier associated with the financial data element”. See also Col 5 lines 16-25 and Col 6 lines 60-68. The rejection is maintained for claims 1-2, 4-16 and 18-25.

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While all of these figures use portfolio management system requirements for the purposes of illustration, there are many other types of computer systems in this industry (as was mentioned above). It should be understood that this storage method is useful in any of these application areas simply by the addition or the removal of tables. For example, bond only portfolios would not need any of the stock tables. Heavily traded stock portfolios might require some additional tables. Options and futures can also be handled in this way by the addition of one or more tables (the actual tables to add would depend on the requirements of the application). In order to determine the nature of the tables to be added or deleted, the normalization process (described in the previous section) would be applied to the data.

See Col 16 lines 20-29:

The invention also anticipates that creation of and/or management of these views can be automated by software which understands the relationships between the tables based on the **hierarchy navigation fields added to the data base at each branch point. These relationships can be simply and clearly stated in a manner which is amenable to storage in a "rules" data base.** This rules data base could be queried to aid or automate the creation and management of the data entry and retrieval views described here.

Note that the prior art explicitly teaches that each portfolio contains its own accounting rules and teaches that when a new element is added it makes obvious that the added element data entered into "rule" data base would set up the high level entry incorporating each portfolio accounting rules

### ***Claim Objections***

4. Claims 1, 21 and 25 objected to because of the following informalities:

#### In reference to Claim 1:

According to MPEP 608.01 (m) [R-7], each claim begins with a capital letter and ends with a period. Periods may not be used elsewhere in the claims except for abbreviations. See *Fressola v. Manbeck*, 36 USPQ2d 1211 (D.D.C. 1995). Line 3 start with a capital A.

#### In reference to Claims 21 and 25:

Claims 21 and 25 are objected to because, it is in improper form. Any claim which is so worded that it, in fact, is not a proper claim, as for example it does not include every limitation of the claim on which it refers to or depends from, will be required to be canceled as not being a proper claim', and cancellation of any further claim depending on such a claim will be similarly required. The applicant may thereupon amend the claim to place it in proper format by adding the steps of the method claims, or may redraft it as an independent claim, upon payment of any necessary additional fee. See MPEP § 608.01(n). Applicant must list out all the method steps of claim 18 and 22 in claims 21 and 25 respectively. Appropriate correction is required.

***Claim Rejections - 35 USC § 112***

5. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

6. Claims 1-3, 5-17 rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In reference to Claims 1-3 and 5-17:

Regarding claim 1, Applicant recites in the preamble "A computer-implemented method...", however the body of the claims is silent as to where the computer implementation takes place [see *Ex Parte Langemyr*, No. 2008-1495 (28 May 2008).]

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Claims 2-3 and 5-17 depend upon claim 1 and contain the same deficiencies cited above, therefore, claims 2-3 and 5-17 are also rejected under 35 USC 112, 2<sup>nd</sup> paragraph.

***Claim Rejections - 35 USC § 101***

7. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

8. Claims 1-3, 5-16 and 18-24 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

In reference to Claims 1-3, 5-16 and 18-24:

Based upon consideration of all the relevant factors with respect to the claim as a whole claim(s) 1-3, 5-16 and 18-24 held to claim an abstract idea, and is therefore rejected as ineligible subject matter under 35 USC 101. The rationale for this finding is explained below:

Claims 1-3 and 5-16 provide no recitation of a machine or transformation (either expressed or inherent).

Claim 1 recites a method comprising a financial analysis system retrieving via the a network and data functions without recitation that the system is embodied in a machine or the data function are performed on a machine. In other words, although claim 1 recites a system and data activity it is not done in a meaningful way so as to impose meaningful limits on the claim's scope to impart patent-eligibility.

Dependent claims 2-3 and 5-16, when analyzed as a whole are held to be ineligible subject matter and are rejected under 35 USC 101 because the additional

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recited limitation(s) fail(s) to establish that the claim is not directed to an abstract idea, as detailed below.

Dependent claims 2-3 and 5-16 merely add further details of the assessment method recited in claim 1 without including any tie to a particular machine or apparatus nor any transformation of subject matter into a different state or thing.

Claim 18 recites a method comprising accessing a web page, retrieving data and various data functions without recitation that the system is embodied in a machine or the data function are performed on a machine. In other words, although claim 17 recites data activity it is not done in a meaningful way so as to impose meaningful limits on the claim's scope to impart patent-eligibility.

Dependent claims 19-20, when analyzed as a whole are held to be ineligible subject matter and are rejected under 35 USC 101 because the additional recited limitation(s) fail(s) to establish that the claim is not directed to an abstract idea, as detailed below.

Dependent claims 19-20 merely add further details of the assessment method recited in claim 18 without including any tie to a particular machine or apparatus nor any transformation of subject matter into a different state or thing.

Claim 22 recites a method comprising retrieving data and various data functions without recitation that the system is embodied in a machine or the data function are performed on a machine. In other words, although claim 22 recites data activity it is not done in a meaningful way so as to impose meaningful limits on the claim's scope to impart patent-eligibility.



Dependent claims 23-24, when analyzed as a whole are held to be ineligible subject matter and are rejected under 35 USC 101 because the additional recited limitation(s) fail(s) to establish that the claim is not directed to an abstract idea, as detailed below.

Dependent claims 23-24 merely add further details of the assessment method recited in claim 22 without including any tie to a particular machine or apparatus nor any transformation of subject matter into a different state or thing.

Independent claims 21 and 25 are directed toward claims 18 and 22 respectively which are non-statutory, therefore, claims 21 and 25 are also non-statutory.

Hence, applicant's method steps, fail the first prong since they are not tied to a particular machine and can be performed without the use of a particular machine or apparatus. Similarly, the applicant's method steps fail the second prong because they do not result in a transformation of subject matter into another state or thing. Thus claims 1-13 are non-statutory.

In reference to Claims 21 and 25:

Based upon consideration of all the relevant factors with respect to the claim as a whole claim(s) 21 and 25 held to claim an abstract idea, and is therefore rejected as ineligible subject matter under 35 USC 101. The rationale for this finding is explained below:

As cited in the claims, a computer-readable medium encompasses non-statutory subject matter. The applicant must cite a "tangible" computer-readable medium, memories encompass non-statutory subject matter, i.e. non-descriptive material.

***Claim Rejections - 35 USC § 103***

9. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

10. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

**11. Claims 1-3, 5-10, 12-16, 18-22 and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bailey) and further in view of US Patent No. 7,370,195 B2 by Parham et al. (Parham), and further in view of US Pub No 20020184170 A1 by Gilbert et al (Gilbert).**

In reference to Claim 1:

Bailey teaches:

(Previously Presented) A computer-implemented method for receiving and processing financial of financial data elements, wherein data elements comprise: ticker symbols ((Bailey)

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FIG. 9 Block 7; Table I label 26; Col 4 lines 16-24, Col 11 line 50), security names ((Bailey) Col 4 lines 57-58) number of shares ((Bailey) Col 11 lines 51-52), date purchased ((Bailey) FIG. 6), date sold, coupon rate ((Bailey) Col 2 lines 34-35, Col 8 lines 16-17), maturity date ((Bailey) FIG. 5), security type ((Bailey) FIG. 5; Col 11 lines 52-53), and industry classification ((Bailey) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15-20, 65-67, Col 7 lines 10-15, 65-67); identifying a plurality of rules associated with the financial data elements, wherein the plurality of rules comprise generic rules ((Bailey) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68), and financial institution specific (FI- specific) rules ((Bailey) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9); applying the plurality of rules associated with the financial data elements to the financial data elements ((Bailey) FIG. 4-6, FIG. 7, FIG. 8, FIG. 9, FIG. 12A-D; Col 6 lines 20-33, 50-55, Col 7 lines 1-2, 10-17, Col 10 lines 1-15); defining a plurality of identifiers, wherein an identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is ...across the plurality of financial institutions .((Bailey) in at least Col 4), ...associating each of the plurality of financial data elements with an identifier when a single identifier match is found ((Bailey) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47) ; when a single identifier match is not found, determining whether an additional rule applies, and if an additional rule applies, applying the additional rule, wherein determining includes determining whether an additional ,generic rule applies; if there is no single identifier match upon

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applying a generic rule, and no further, generic rules apply, applying an FI- specific rule; and identifying additional information regarding each financial data element using the identifier associated with the financial data element ((Bailey) in at least Col 1 lines 21-30; wherein the prior art teaches each portfolio has its own accounting rules; Col 4 lines 49-67, Col 5 lines 15-25, Col 6 lines 60-68, Col 16 lines 20-29)

Bailey does not explicitly teach:

... normalized..., and across multiple accounts'...

Parham teaches;

... and across multiple accounts'...((Parham) in at least FIG. 3A-B, 4A, FIG. 5; Col 6 lines 44-55, Col 7 lines 18-44, Col 8 lines 2-19, 40-49, Claim 1)

Gilbert teaches:

...normalized... ((Gilbert) para 0020 line 4, para 0027 lines 1-5)

Although Bailey does not explicitly list all the attributes: date sold, ...and industry classification, Bailey does teach explicitly some of the listed attributes and teaches classifying by general (high level) and specific attributes and assigning identifiers for each and every possible attribute associated with a high level financial instrument. The method as taught by Bailey therefore, implicitly encompasses the attributes listed by the applicant. Therefore, the inclusion of these attributes as well as others would have been obvious to one of ordinary skill in the art at the time of the invention.

Bailey is explicitly directed toward collecting and retrieving data. Parham teaches that data isolation between entities and networks is common and teaches the motivation to provide access across domains for entities such as a conglomerate to share

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resources while minimizing the number of individuals who may access the data.

Therefore, the prior provides some teaching, suggestion, or motivation in the prior art that would have led one of ordinary skill to modify the prior art reference or to combine prior art reference teachings to arrive at the claimed invention (i.e. by applying a known technique to a known device (method, or product) ready for improvement to yield predictable result). See MPEP § 214 3

The combination does not explicitly teach normalization of data elements, Bailey does teach grouping data element of the same attributes. Both the combination and Gilbert are explicitly directed toward receiving, cataloging, storing and accessing data. Gilbert teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gilbert with the combination in order to remove inconsistencies between similar or identical data received.

In reference to Claim 2:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim above) further comprising storing each of the plurality of financial data elements and the identifier associated with each financial data element ((Bailey) Col 4 lines 40-68; wherein the prior art teaches information stored in tables)

In reference to Claim 3:

The combination teaches:

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(Original) A method as recited in claim 1 (see rejection of claim above) wherein the data source...

The combination does not explicitly teach:

... is a web site.

Gilbert teaches:

... data source is a web site ((Gilbert) para 0018 lines 6-9, para 0023)

Both the combination and Gilbert are explicitly directed toward data aggregation and management. The combination teaches explicitly of a computer system receiving, storing and retrieving data. Gilbert teaches computer systems receiving data from web sources. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention apply a known technique to a known device ready for improvement to yield predictable results.

In reference to Claim 5:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein the identifier is an asset identifier ((Bailey) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47).

In reference to Claim 6:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein the identifier is associated with ((Bailey) FIG. 6, FIG. 11 ; Col 4 lines 52-65, Col 5 lines 16- 25, Col 6 lines 40-47)...

The combination does not explicitly teach:

... a particular financial institution

Gilbert teaches:

... a particular financial institution ((Gilbert) para 0067 lines 6-8)

Both the combination and Gilbert are explicitly directed toward data content management wherein explicit details on data is parsed by content and the combination teaches explicitly of collecting and coordinating specific data with other relevant data. Gilbert teaches the motivation that information such as the originator of the source data, the recipient and other information might be useful and relevant. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention include an additional useful and relevant element as taught by Gilbert with the teachings of the combination for collecting data attributes.

In reference to Claim 7:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising ...a standard ticker symbol format ((Bailey) FIG. 9 Block 7; Table I label 26; Col 11 line 50).

The combination does not explicitly teach:

...converting data elements representing ticker symbols to a standard ticker symbol format

Gilbert teaches:

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...converting data elements...to a standard ... format ((Gilbert) para 0050 lines 2-8). Both the combination and Gilbert are explicitly directed toward receiving, cataloging, storing and accessing data. Gilbert teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gilbert with the combination in order to remove inconsistencies between similar or identical data received.

In reference to Claim 8:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising ...

The combination does not explicitly teach:

...converting data elements representing security names to a standard security name format

Gilbert teaches:

...converting data elements representing security names to a standard security name format ((Gilbert) para 0050 lines 2-8).

Both the combination and Gilbert are explicitly directed toward receiving, cataloging, storing and accessing data. Gilbert teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to



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include the teachings of Gilbert with the combination in order to remove inconsistencies between similar or identical data received.

In reference to Claim 9:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above), wherein applying the plurality of rules includes

The combination does not explicitly teach:

...matching data elements to a standard security name format

Gilbert teaches:

...matching data elements to a standard security name format ((Gilbert) para 0027 lines 1-3, 5-9, para 0020 lines 4-6, para 0021 lines 1-2, para 0047)

Gilbert teaches that in order to have effective management of content data requires data manipulation such as normalization of data, and validation of transformation ((Gilbert) see at least para 0020) and the motivation of standardizing names and description so that proper analysis or comparison can be made. The combination teaches explicitly of grouping attributes that are similar or the same in the same set or sub-set. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Gilbert with Bailey in order analyze and compare the attributes properly.

In reference to Claim 10:

The combination teaches:

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(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising associating an exception identifier with each financial data element for which an associated identifier is not identified ((Bailey) FIG. 11; Col 4 lines 29-65, Col 5 lines 17- 25, Col 6 lines 37-49).

In reference to Claim 12:

The combination teaches:

(Original) A method as recited in claim 10 (see rejection of claim 10 above) further comprising generating a new rule to associate identifiers with financial data elements having an associated exception identifier((Bailey) FIG. 11; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49).

In reference to Claim 13:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein applying the plurality of rules includes applying the plurality of rules in a particular order ((Bailey) Col 4 lines 40-65).

In reference to Claim 14:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising retrieving ...information regarding the financial data elements from a financial database (tables)

Bailey suggest but does not explicitly teach:

...the additional information...

Although Bailey does not explicitly teach "retrieving additional information", Bailey explicitly teaches attributes (information) stored in hierarchical tables to be accessed as required or queried by the user. Additionally, Bailey teaches each element is coordinated with a specific ID. This suggest and implies retrieving additional or more information further down in the hierarchy or by ID and therefore would have been obvious to one of ordinary skill in the art at the time of the invention.

In reference to Claim 15:

The combination teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising retrieving additional information associated with the financial data elements from an asset ID database (table) ((Bailey) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47).

In reference to Claim 16:

Bailey teaches:

(Original) A method as recited in claim 1 (see rejection of claim above) further comprising ...the plurality of financial data elements

The combination does not explicitly teach:

...normalizing...

Gilbert teaches:

...normalizing... ((Gilbert) para 0020 line 4, para 0027 lines 1-5)

Bailey does not explicitly teach normalization of data elements, Bailey does teach grouping data element of the same attributes. Both Bailey and Gilbert are explicitly

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directed toward receiving, cataloging, storing and accessing data. Gilbert teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gilbert with Bailey in order to remove inconsistencies between similar or identical data received.

In reference to Claim 18:

Bailey teaches:

(Previously Presented) A computer-implemented method for receiving and processing financial data in a computer system, the method comprising: ...identifying financial data contained in the data retrieved ((Bailey) in at least Col 4) ...wherein the financial data includes a plurality of financial data elements wherein data elements comprise: ticker symbols ((Bailey) FIG. 9 Block 7; Table I label 26; Col 11 line 50), security names ((Bailey) Col 4 lines 57-58), number of shares ((Bailey) Col 11 lines 51-52), date purchased ((Bailey) FIG. 6), date sold, coupon rate ((Bailey) Col 2 lines 34-35, Col 8 lines 16-17), maturity date ((Bailey) FIG. 5), security type ((Bailey) FIG. 5; Col 11 lines 52-53), and industry classification ((Bailey) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15- 20, 65-67, Col 7 lines 10-15, 65-67); defining a plurality of asset identifiers, wherein an asset identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is ...across the plurality of financial institutions ((Bailey) in at least Col 4),...applying rules to associate each of the plurality of financial data elements with an asset identifier wherein the rules comprise generic rules ((Bailey) FIG. 12; Col 4 lines 17-20, 35-48, Col 5, Col 6

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lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45- 50, 65-68), and financial institution-specific (FI specific) rules((Bailey) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 1 lines 21-30; wherein the prior art teaches each portfolio has its own accounting rules; Col 4 lines 38, 47-48, Col 5, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9, Col 16 lines 20-29); and sorting the plurality of financial data elements based on the associated asset identifier((Bailey) FIG. 4- 6, FIG. 7, Fig. 8, FIG. 9, FIG. 11, FIG. 12A-D; Col 6 lines 20-33, 50-55, Col 7 lines 1-2, 10-17, Col 10 lines 1-15);

Bailey does not explicitly teach:

... retrieved from the web page via a network; accessing a web page associated with a financial institution; retrieving data from the web page using a data harvesting script; identifying financial data contained in the data retrieved from the web page, ... normalized..., and across multiple accounts

Gilbert teaches:

... retrieved from the web page via a network; accessing a web page associated with a financial institution ((Gilbert) para 0018 lines 6-9, para 0023); retrieving data from the web page using a data harvesting script ((Gilbert) para 0040 lines 4-5); identifying financial data contained in the data retrieved from the web page, ((Gilbert) para 0048 lines 1-6) ..... normalized.. ((Gilbert) para 0020 line 4, para 0027 lines 1-5)

Parham teaches:

... and across multiple accounts ...((Parham) in at least FIG. 3A-B, 4A, FIG. 5; Col 6 lines 44-55, Col 7 lines 18-44, Col 8 lines 2-19, 40-49, Claim 1)

Bailey does not explicitly teach normalization of data elements, Bailey does teach grouping data element of the same attributes. Both Bailey and Gilbert are explicitly directed toward receiving, cataloging, storing and accessing data. Gilbert teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gilbert with Bailey in order to remove inconsistencies between similar or identical data received.

Both Bailey and Gilbert are explicitly directed toward data aggregation and management. Bailey teaches explicitly of a computer system receiving, storing and retrieving data. Gilbert teaches computer systems receiving data from web sources. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention apply a known technique to a known device ready for improvement to yield predictable results.

The combination is explicitly directed toward collecting and retrieving data. Parham teaches that data isolation between entities and networks is common and teaches the motivation to provide access across domains for entities such as a conglomerate to share resources while minimizing the number of individuals who may access the data. Therefore, the prior provides some teaching, suggestion, or motivation in the prior art that would have led one of ordinary skill to modify the prior art reference or to combine prior art reference teachings to arrive at the claimed invention (i.e. by Applying a known technique to a known device (method, or product) ready for improvement to yield predictable result). See MPEP § 214 3

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In reference to Claim 19:

The combination teaches:

(Original) A method as recited in claim 18 (see rejection of claim 18 above) further comprising storing each of the plurality of financial data elements and the asset identifier associated with the financial data element ((Bailey) Col 4 lines 40-68; wherein the prior art teaches information stored in tables; (Gilbert) para 0037 line 3, para 0048 lines 4-6).

In reference to Claim 20:

The combination teaches:

(Original) A method as recited in claim 18 (see rejection of claim above) further comprising ...

The combination does not explicitly teach:

...converting each of the plurality of financial data elements from a first format to a second format

Gilbert teaches:

...converting each of the plurality of financial data elements from a first format to a second format ((Gilbert) para 0046 lines 6-7, para 0048 lines 13-18).

The combination is explicitly directed toward receiving data from multiple sources. Gilbert teaches the motivation of putting data in a format that can be used by the content recipients. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of the combination and Gilbert in order to allow the data content to be used by all recipients of the data

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In reference to Claim 21:

(Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 18 (see rejection of claim 18 above)

In reference to Claim 22:

The combination teaches:

(Previously Presented) A computer-implemented method for receiving and processing financial data in a computer system, the method comprising: retrieving financial data from a plurality of financial accounts via a network and a plurality of financial institutions via a network; identifying data elements contained in the retrieved financial data, wherein data elements comprise: ticker symbols ((Bailey) FIG. 9 Block 7; Table I label 26; Col 11 line 50), security names ((Bailey) Col 4 lines 57-58), number of shares ((Bailey) Col 11 lines 51-52), date purchased ((Bailey) FIG. 6), date sold, coupon rate ((Bailey) Col 2 lines 34-35, Col 8 lines 16-17), maturity date ((Bailey) FIG. 5), security type ((Bailey) FIG. 5; Col 11 lines 52-53), and industry classification ((Bailey) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15-20, 65-67, Col 7 lines 10-15, 65-67); identifying generic rules for associating asset identifiers with the data elements ((Bailey) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68); defining a plurality of asset identifiers, wherein an asset identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is ...across the plurality of financial institutions ((Bailey) in at least Col 4 lines 16-67), ...determining whether there is a



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single asset identifier match; if there is a single asset identifier match, associating the asset identifier with a data element; if there is not a single asset identifier match, determining whether there are additional, generic rules to apply ((Bailey) Col 6 lines 4-35); and if there is no single asset identifier match and there are no additional, generic rules to apply, applying at least one financial institution- specific (FI-specific) rule((Bailey) in at least Col 1 lines 21-30; wherein the prior art teaches each portfolio has its own accounting rules, Col 4 lines 17-67, Col 5 lines 5-29, Col 6 lines, 37-47, 60-68)

Bailey does not explicitly teach:

...normalized... and across multiple accounts;...

Parham teaches:

... and across multiple accounts; ...((Parham) in at least FIG. 3A-B, 4A, FIG. 5; Col 6 lines 44-55, Col 7 lines 18-44, Col 8 lines 2-19, 40-49, Claim 1 )

Gilbert teaches:

...normalizing... ((Gilbert) para 0020 line 4, para 0027 lines 1-5)

Bailey is explicitly directed toward collecting and retrieving data. Parham teaches that data isolation between entities and networks is common and teaches the motivation to provide access across domains for entities such as a conglomerate to share resources while minimizing the number of individuals who may access the data.

Therefore, the prior provides some teaching, suggestion, or motivation in the prior art that would have led one of ordinary skill to modify the prior art reference or to combine prior art reference teachings to arrive at the claimed invention (i.e. by Applying a known

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technique to a known device (method, or product) ready for improvement to yield predictable result). See MPEP § 214.3

The combination does not explicitly teach normalization of data elements, the combination does teach grouping data element of the same attributes. Both the combination and Gilbert are explicitly directed toward receiving, cataloging, storing and accessing data. Gilbert teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gilbert with the combination in order to remove inconsistencies between similar or identical data received.

In reference to Claim 25:

(Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 22 (see rejection of claim 22 above)

**12. Claim 11 rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bailey), US Patent No. 7,370,195 B2 by Parham et al. (Parham), and US Pub No 20020184170 A1 by Gilbert et al (Gilbert) as applied to claims 1 and 10 above, and further in view of US Pub No. 2004/0078355 A1 by Suresh (Suresh)**

In reference to Claim 11:

The combination teaches:

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(Original) A method as recited in claim 10 (see rejection of claim 10 above) further comprising ...associating identifiers with financial data elements having an associated exception identifier((Bailey) FIG. 11 ; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49)

The combination does not teach:

...manually...

Suresh teaches:

...manually...((Suresh) para 0061 lines 8-9)

Both the combination and Suresh teach a preferred embodiment of linking data automatically. Suresh teaches that although automation is preferred an alternate linking of data can be performed manually by the user. Additionally, the combination teaches explicitly that storing, retrieving is determined by the prospective users or may be determined by the system ((Bailey) Col 5 lines 57-60). This implies manual input on associating data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results.

**13. Claims 23-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bailey) US Patent No. 7,370,195 B2 by Parham et al. (Parham), and US Pub No 20020184170 A1 by Gilbert et al (Gilbert)as applied to claim 22 above, and further in view of US Pub. No 2002/0147727 A1 by Schreiber (Schreiber)**

In reference to Claim 23:

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The combination teaches:

(Previously Presented) A method as recited in claim 22 (see rejection of claim 22 above) further comprising: determining whether at least one data element has multiple associated asset identifiers after applying one or more of the generic ((Bailey) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68) rules and the FI-specific rules ((Bailey) Col 4 lines 40-67, Col 6 lines 37-47): and ... one or more of the generic ((Bailey) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68) rules and the FI-specific ((Bailey) in at least FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 1 lines 21-30; wherein the prior art teaches each portfolio has its own accounting rules Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9) rules to associate a single asset identifier with at least one data element

The combination suggest but does not teach explicitly:

... modifying ((Bailey) Col 5 lines 60-65; wherein Bailey teaches the user can determine what data is stored and retrieved).

Schreiber teaches:

... modifying one or more of the ... rules ((Schreiber) para 0173 lines 3-6, para 0273 lines 1-2, 4-7) and ... rules to associate a single asset identifier with at least one data element ((Schreiber) para 0070 lines 1-3, para 0264 lines 3-5, para 0269 lines 5-7)

Schreiber teaches explicitly of identifiers or code location and limiting modification errors which cause incorrect data being processed (Schreiber, (para) 0042 lines 2-3, 4-9). Whereas the combination teaches user preferences with respect to the

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storage and retrieval of the data which implies customization of the classification (rules) of the attributes. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results.

In reference to Claim 24:

The combination teaches:

(Previously Presented) A method as recited in claim 22 (see rejection of claim 22 above) further comprising: determining whether at least one data element does not have an associated asset identifier after applying one or more of the generic ((Bailey) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65- 68)rules and the FI-specific ((Bailey) in at least FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 1 lines 21-30; wherein the prior art teaches each portfolio has its own accounting rules Col 4 lines 38, 47- 48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9)rules; and modifying the one or more of the generic ((Bailey) FIG. 12; Col 4 lines 17-20, 35-48, Col 5, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65- 68)rules and the FI-specific ((Bailey) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47- 48, Col 5, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67- 68, Col 10 lines 1- 9) rules to associate an asset identifier with at least one data element

The combination suggest but does not teach explicitly:

... modifying ((Bailey) Col 5 lines 60-65; wherein Bailey teaches the user can determine what data is stored and retrieved)

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Schreiber teaches:

... modifying one or more of the ... rules ((Schreiber) para 0173 lines 3-6, para 0273 lines 1-2, 4-7) and ... rules to associate a single asset identifier with at least one data element ((Schreiber) para 0042 lines 2-3, 7-9, para 0070 lines 1-3, para 0264 lines 3-5, para 0269 lines 5-7)

Schreiber teaches explicitly of identifiers or code location and limiting modification errors which cause incorrect data being processed (Schreiber, (para) 0042 lines 2-3, 4-9). Whereas the combination teaches user preferences with respect to the storage and retrieval of the data which implies customization of the classification (rules) of the attributes. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results

### ***Conclusion***

14. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARY GREGG whose telephone number is (571)270-5050. The examiner can normally be reached on 4/10.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 5712726712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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15. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Shahid R Merchant/  
Primary Examiner, Art Unit 3694

/M. G./  
Examiner, Art Unit 3694